

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:

JOHN RICHARD JONES : CHAPTER 13
:
:
: NO. 15-17618 SR

DEBTOR'S FOURTH AMENDED CHAPTER 13 PLAN

I. PROPERTY AND FUTURE EARNINGS.

1. Debtor submits the following property and future earnings to the supervision and control of the Trustee:

Future earnings: 52 monthly payments of \$1,989.00

Other property: None

II. DURATION OF PLAN.

1. Debtor made seven (8) payments, totaling \$15,341.00, under his originally filed and Amended Chapter 13 Plans.

2. The remaining payments under this Amended Plan shall be made for fifty-two (52) months.

III. CLASSIFICATION AND TREATMENT OF CLAIMS.

1. PRIORITY & ADMINISTRATIVE CLAIMS:

The following priority claims will be paid in full through the Plan:

a) **TRUSTEE'S COMPENSATION**

b) **PENNSYLVANIA DEPARTMENT OF REVENUE**

The following creditor will be paid the priority portion of claim number 7, in the amount of **\$767.92**, in full through this Plan.

c) **CITY OF PHILADELPHIA**

The following creditor will be paid the priority portion of claim number 14, in the amount of **\$1,040.30**, in full through this Plan.

2. SECURED CLAIMS:

a) ALLY

The following creditor is secured by a lien on debtor's 2013 Ford Edge motor vehicle. There is no pre-petition arrearage claim. Debtor will make all post-petition payments to this creditor directly outside of this Plan.

b) CITIMORTGAGE

The following creditor is secured by a first mortgage on debtor's residence at 222 West Mt. Pleasant Avenue, Ambler, PA 19002. The allowed pre-petition claim for arrearages, in the amount of **\$2,770.64**, will be paid in full through this Plan. Debtor will make all post-petition payments to this creditor directly outside of this Plan.

c) WELLS FARGO BANK

The following creditor is secured by a second mortgage on debtor's residence at 222 West Mt. Pleasant Avenue, Ambler, PA 19002. The allowed pre-petition claim for arrearages, in the amount of **\$10,521.51**, will be paid in full through this Plan. Debtor will make all post-petition payments to this creditor directly outside of this Plan.

d) WELLS FARGO BANK

The following creditor is secured by a third mortgage on debtor's residence at 222 West Mt. Pleasant Avenue, Ambler, PA 19002. The allowed pre-petition claim for arrearages, in the amount of **\$18,808.32**, will be paid in full through this Plan. Debtor will make all post-petition payments to this creditor directly outside of this Plan.

e) WELLS FARGO BANK/ WELLS FARGO HOME MORTGAGE

The following creditor is secured by a first mortgage on debtor's real property located at 5904 North 12th Street, Philadelphia, PA 19141. There is no pre-petition arrearage claim. Debtor

will make all post-petition payments to this creditor directly outside of this Plan.

f) WELLS FARGO BANK

The following creditor is secured by a first mortgage on debtor's real property located at 729 West Erie Avenue, Philadelphia, PA 19140. There is no prepetition arrearage claim. Debtor will make all post-petition payments to this creditor directly outside of this Plan.

g) CITY OF PHILADELPHIA/ SCHOOL DISTRICT OF PHILADELPHIA

The following creditor is secured by liens on debtor's real estate as reflected in claim number 14. Debtor will pay **\$18,294.49** through this Plan representing payment in full of the secured claim, **\$15,050.02**, plus post-petition interest in the amount of **\$3,244.47**. Debtor will make all post-petition payments to this creditor directly outside of this Plan.

h) CITY OF PHILADELPHIA/ WATER REVENUE DEPARTMENT

The following creditor is secured by liens on debtor's real estate as reflected in amended claim number 9. The secured claim in the amount of **\$2,410.93** will be paid in full through this Plan. Debtor will make all post-petition payments to this creditor directly outside of this Plan

3. EXECUTORY CONTRACTS/UNEXPIRED LEASES

a) NONE.

4. UNSECURED CLAIMS:

a) Debtor will pay the allowed unsecured claims the value of its non-exempt equity in real and personal property. All timely filed and allowed unsecured claims shall share be paid *pro rata* at the anticipated total amount of such claims.

IV. OTHER PROVISIONS.

1. The effective date of this plan will be the date of the order confirming the plan.
2. Property of the estate will vest in the debtor at the time of confirmation of the plan, unless otherwise stated in the order confirming the plan.

Dated: 7-6-2016

/s/ John Richard Jones
JOHN RICHARD JONES

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